



Committed to the future of rural communities.

## **SINGLE FAMILY HOUSING GUARANTEED LOAN PROGRAM**

### **LOSS MITIGATION SERVICER USER GUIDE**

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## GETTING STARTED

### SYSTEM SECURITY

Having a USDA E-Authentication account provides:

- Convenient access to information and applications
- Faster processing of applications
- Identity security throughout lending process

Click on the following link to access the Training and Resource Library page.

<https://usdalinc.sc.egov.usda.gov/USDALincTrainingResourceLib.do>

USDA LINC Training and Resource Library - Microsoft Internet Explorer

Address: <https://usdalinc.sc.egov.usda.gov/USDALincTrainingResourceLib.do>

**USDA United States Department of Agriculture**  
**USDA LINC Lender Interactive Network Connection**

USDA LINC Home FSA LINC Home RBS LINC Home RHS LINC Home RUS LINC Home Help Site Map Message Board

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### USDA LINC Training and Resource Library

The documents and material contained in the USDA LINC Training and Resource Library use Adobe PDF and Adobe Flash formats. To view PDF files you must have [Adobe Acrobat Reader](#) installed on your computer. To view Flash files you must have [Adobe Flash Player](#) installed on your computer.

#### Single Family Guaranteed Rural Housing

<b>Security (E-Authentication and Application Authorization System Module (AASM))</b>	
<b>Training</b>	<b>Documentation and Resources</b>
<a href="#">Lender eAuth Training for SFH (FLASH)</a>	<b>UNDER CONSTRUCTION</b>

#### Electronic Data Interchange (EDI)

<b>Training</b>	<b>Documentation and Resources</b>
<b>UNDER CONSTRUCTION</b>	<a href="#">EDI Implementation Guide (PDF)</a>

#### Loss Claim Administration and Servicing

<b>Training</b>	<b>Documentation and Resources</b>
<a href="#">Loss Mitigation Lender Training for SFH (Flash)</a>	<a href="#">Frequently Asked Questions (PDF)</a>
<a href="#">Lender's Steps to Processing and Submitting Loss Claims (Flash)</a>	<a href="#">Guaranteed Servicing Contact Information (PDF)</a>
	<a href="#">Loss Claim Administration User Guide (PDF)</a>
	<a href="#">Loss Claim Ready Reference (PDF)</a>
	<a href="#">Trading Partner Agreement - Addendum E (PDF)</a>

Click on this hyperlink for training on creating a E-Authentication account

## **SYSTEM REQUIREMENTS AND HOURS OF OPERATION**

System Requirements:

Internet Explorer version 5.5 or higher

Hours of Operation for the Rural Development Guaranteed Loan System (GLS):

Monday - Saturday 6:00am to 6:00pm CST/CDT

Sunday 8:00am to 4:00pm CST/CDT

System messages can be found by using the [Message Board](#) hyperlink on the USDA LINC web page (see page 5 for navigation instructions to this page).

## NAVIGATING TO THE GLS LENDER LOSS CLAIM ADMINISTRATION PAGE

Go to <https://usdalinc.sc.egov.usda.gov/>  
website

The **USDA LINC Lender Interactive Network**  
**Connection** home page displays.

Click on the **RHS LINC Home** hyperlink at the top  
of the page. The RHS LINC home page displays  
(see page 6).

USDA LINC - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites

Address <https://usdalinc.sc.egov.usda.gov/> Go Links SnagIt McAfee SiteAdvisor Convert

# USDA United States Department of Agriculture

## USDA LINC Lender Interactive Network Connection

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NOTE: New User button and Log On hyper link for EDI have been moved to the EDI menu.



*Farm Service Agency*



*Rural Housing Service*

\*\*\*\*\*[NOTE]\*\*\*\*\*

This site requires Secure Socket Layer. Therefore you must use Internet Explorer 4.0 and higher is supported on this site, however Internet Explorer version 6.0 is highly recommended and is the highest version supported.

To view the help documentation you must use [Adobe Acrobat](#)



*Rural Business Service*



*Rural Utilities Service*

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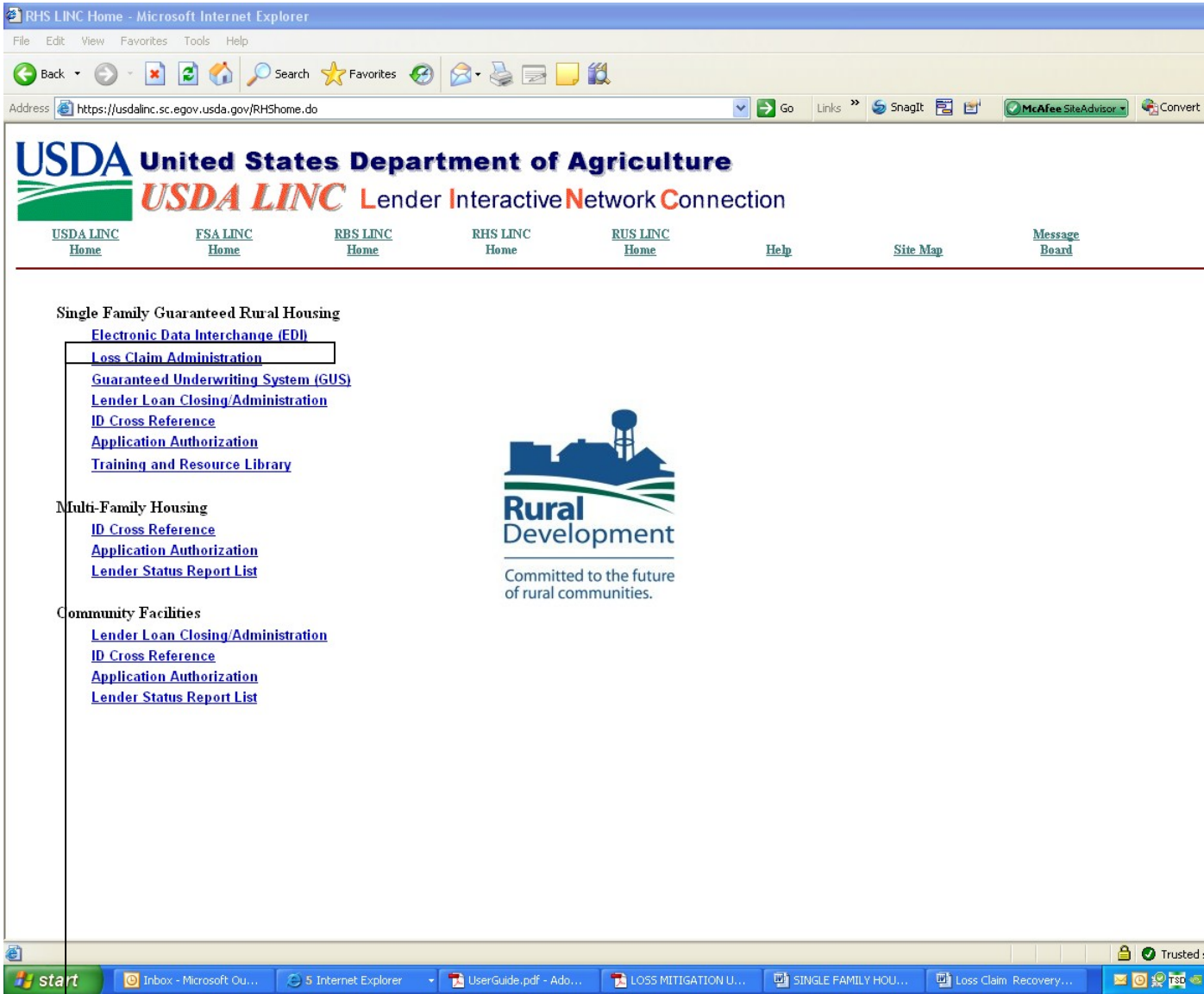
Last Updated: 07/12/2001 9:04AM

USDA LINC - is available for use Monday through Saturday from 6am to 6pm Central Daylight Time and Sunday from 8am to 4pm

Warning: Using the "Back" browser button causes unpredictable results.

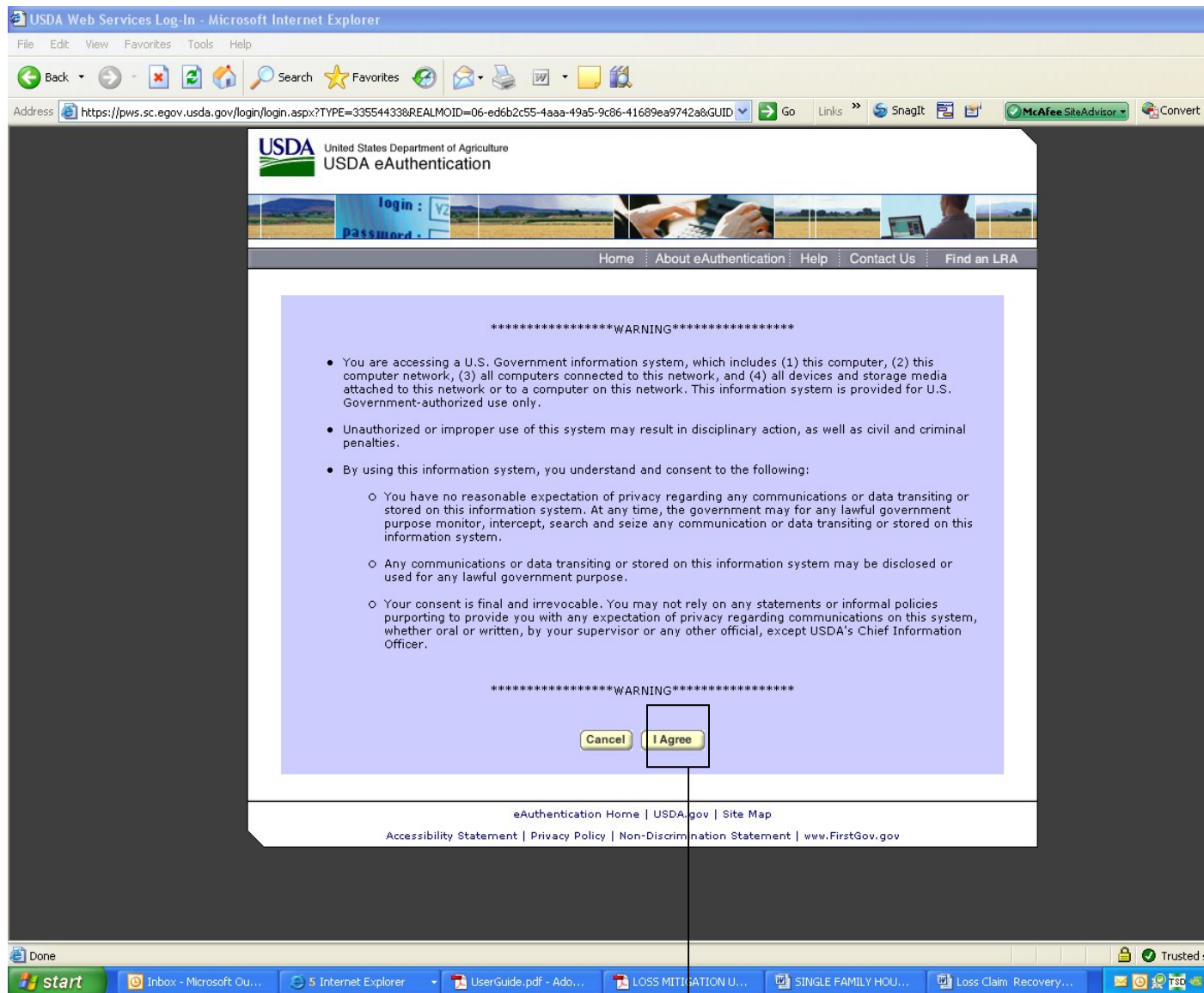
start | Inbox - Microsoft Ou... | Internet Explorer | UserGuide.pdf - Ado... | LOSS MITIGATION U... | SINGLE FAMILY HOU... | Loss Claim Recovery... | Trusted

Click on the **Loss Claim Administration** hyperlink shown on the left side of the page.



**Loss Claim Hyperlink**

Click 'I Agree' on the WARNING page below.  
The E-Authentication Login page displays. (See Page 9)



Click 'I Agree'



Enter your E-Authentication User ID and Password (password is case sensitive) and click the "Login" button.

USDA Web Services Log-In - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites Print Mail Desktop Search SnagIt McAfee SiteAdvisor Convert

Address <https://pws.sc.egov.usda.gov/login/login.aspx?TYPE=335544338&REALMOID=06-ed6b2c55-4aaa-49a5-9c86-41689ea9742a&GUID> Go Links

USDA United States Department of Agriculture  
USDA eAuthentication

login : V2  
Password :

Home About eAuthentication Help Contact Us Find an LRA

**Quick Links**

- What is an account?
- Create an account
- Update your account

**Administrator Links**

- Local Registration
- Authority Login

**eAuthentication Login**

**User ID:**  [Forgot your User ID?](#)

**Password:**  [Forgot your Password?](#)  
[Change My Password](#)

**What's New**

**NEW! Improvements to USDA Employee Registration**

- The new registration process provides a faster method of obtaining an eAuthentication Employee account. [Click here for more information!](#)

**Self-Service Enhancements**

- Improvements to Forgotten Password Reset and Forgotten User ID are now available. [Click here for more information!](#)

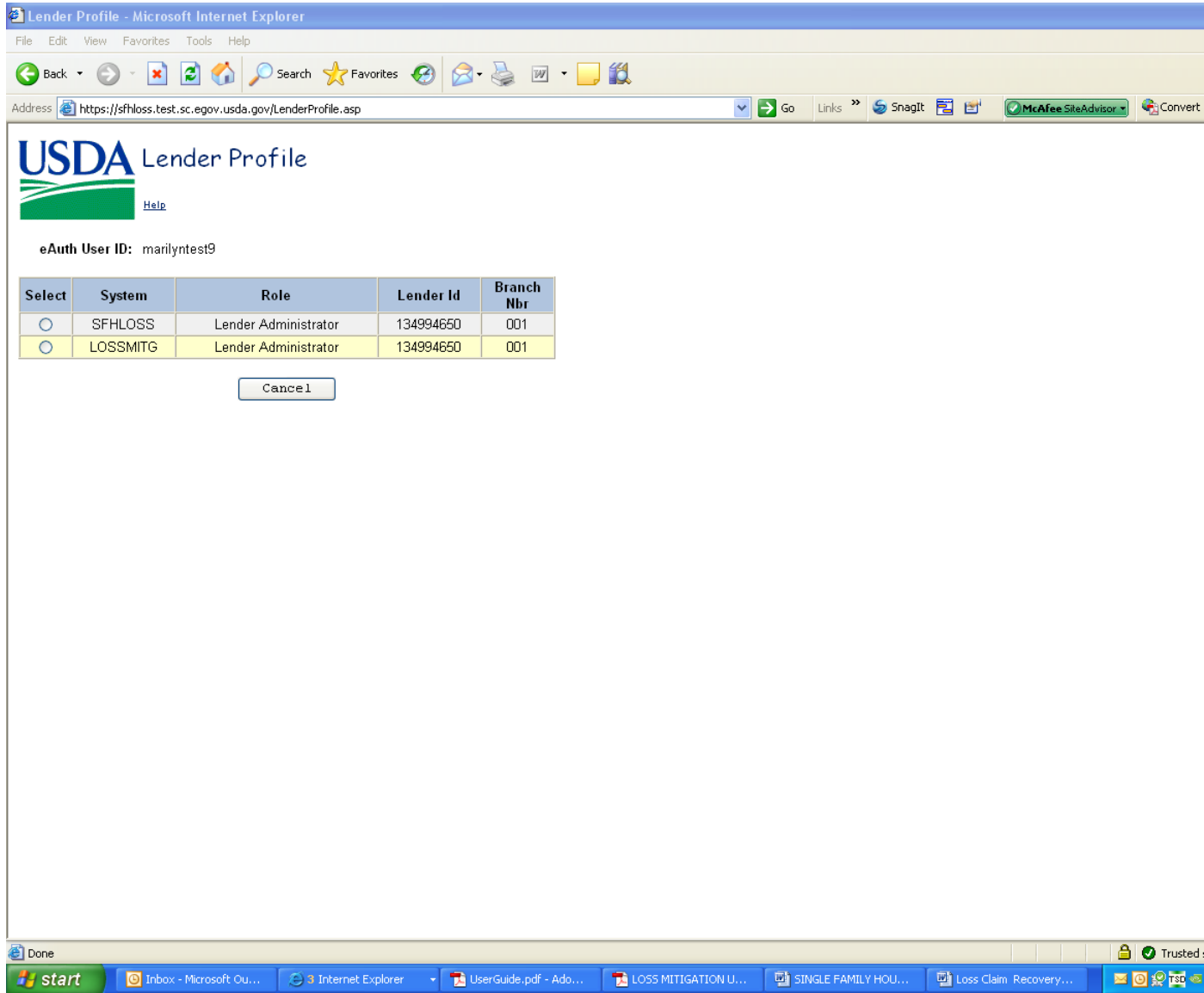
**Important! Employees and Contractors:**

- Please update your business email and phone in your profile. [Click here for additional details.](#)

eAuthentication Home | USDA.gov | Site Map  
Accessibility Statement | Privacy Policy | Non-Discrimination Statement | www.FirstGov.gov

start Inbox - Microsoft Ou... Internet Explorer UserGuide.pdf - Ado... LOSS MITIGATION U... SINGLE FAMILY HOU... Loss Claim Recovery... Trusted

E-Authentication will validate your user ID and password information. If the information is correct, the Lender Profile screen is displayed as follows:



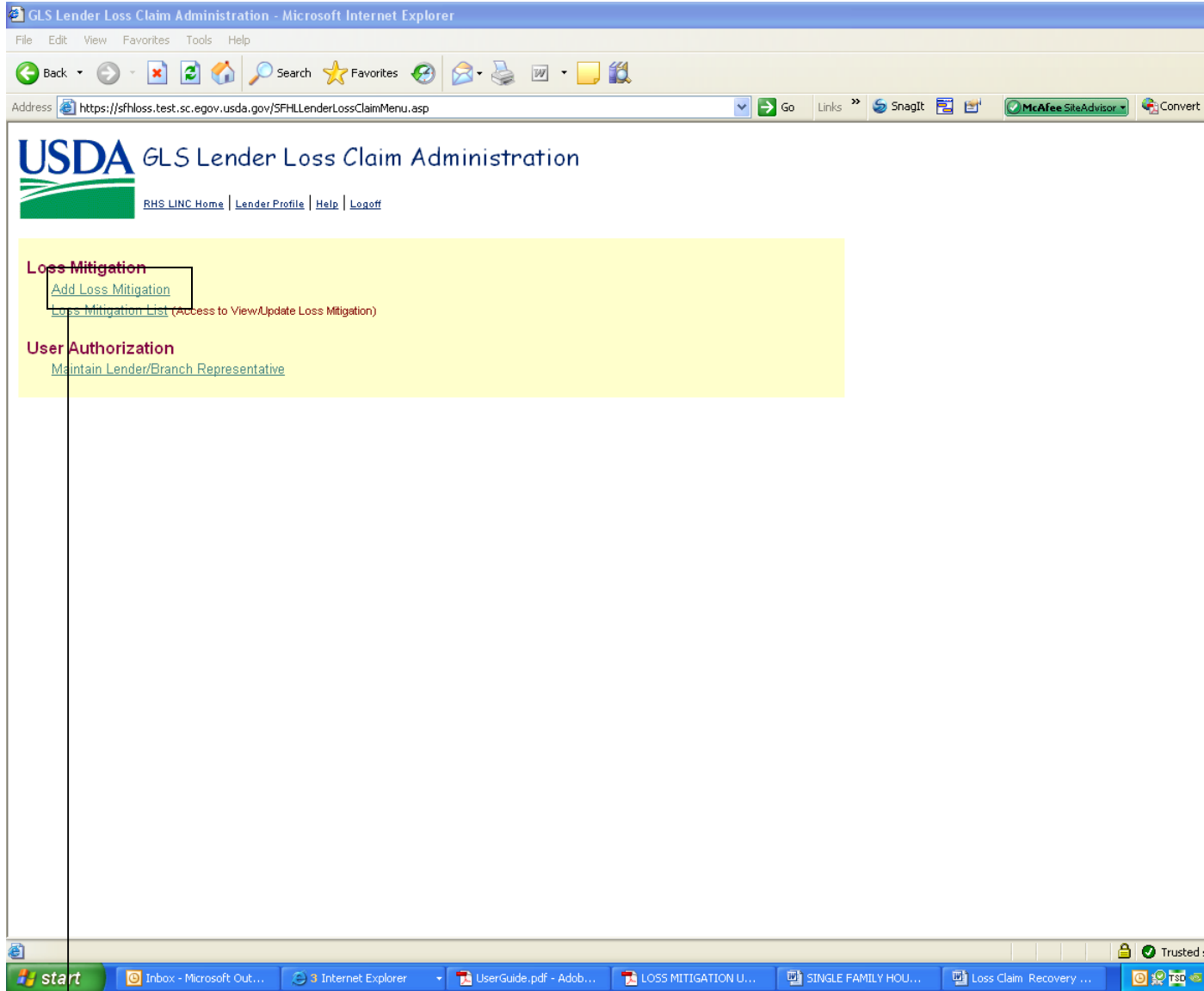
- Users who are E-Authenticated to process Loss Claims and Loss Mitigation will select the radio button next to LOSSMITG.
- Users only E-Authenticated to process Loss Mitigation will not see the Lender Profile screen.

The GLS Lender Loss Claim Administration page appears. (See Page 11)

\*\*If the entered E-Authentication information is not correct, enter your user ID and password again. If your password suspends, screen instructions for having it reactivated will display.

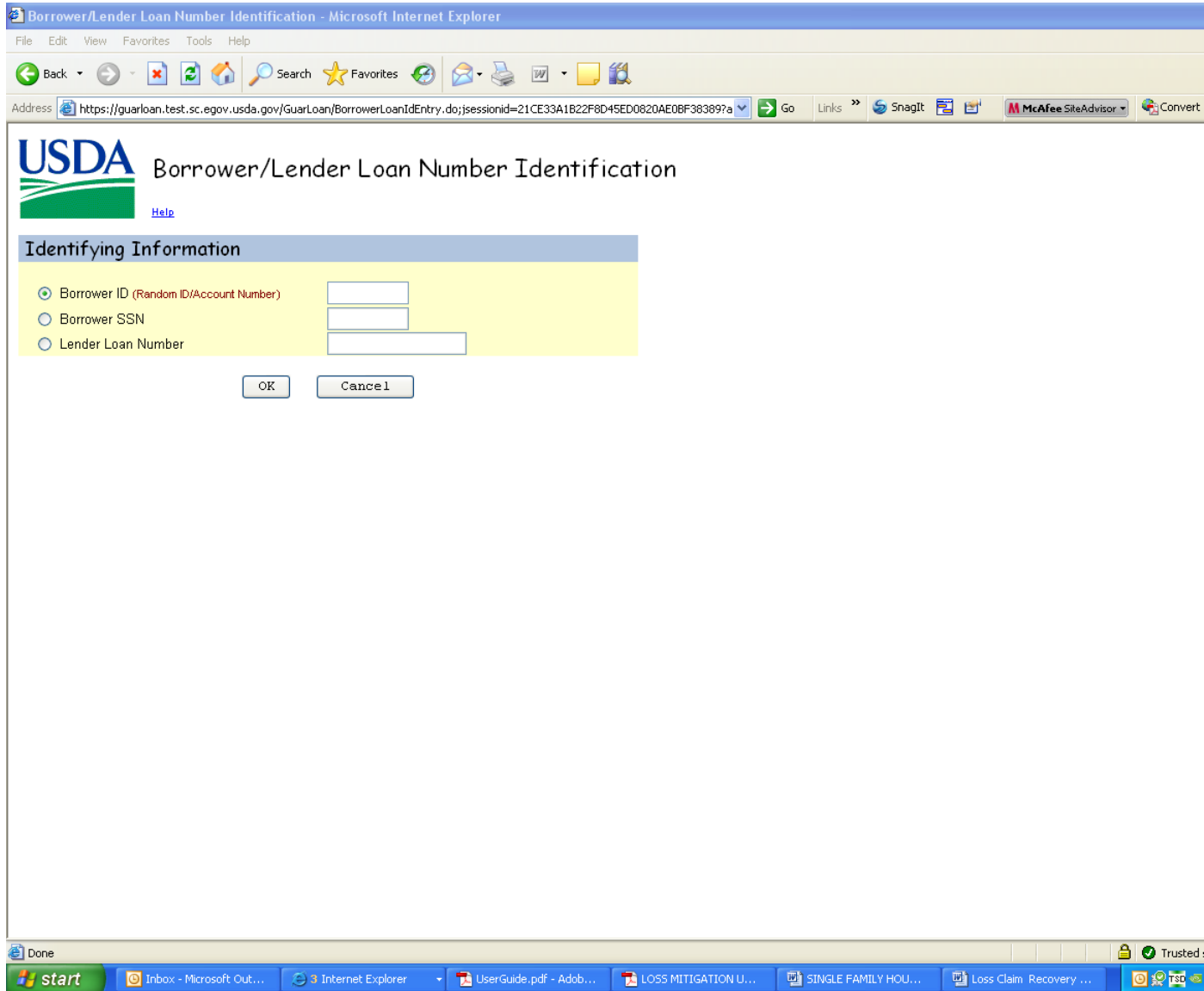
## ADD LOSS Mitigation

From the **GLS Lender Loss Claim Administration** menu, click on **Add Loss Mitigation**. The Borrower/Lender Loan Number Identification page is displayed. (See page 12)



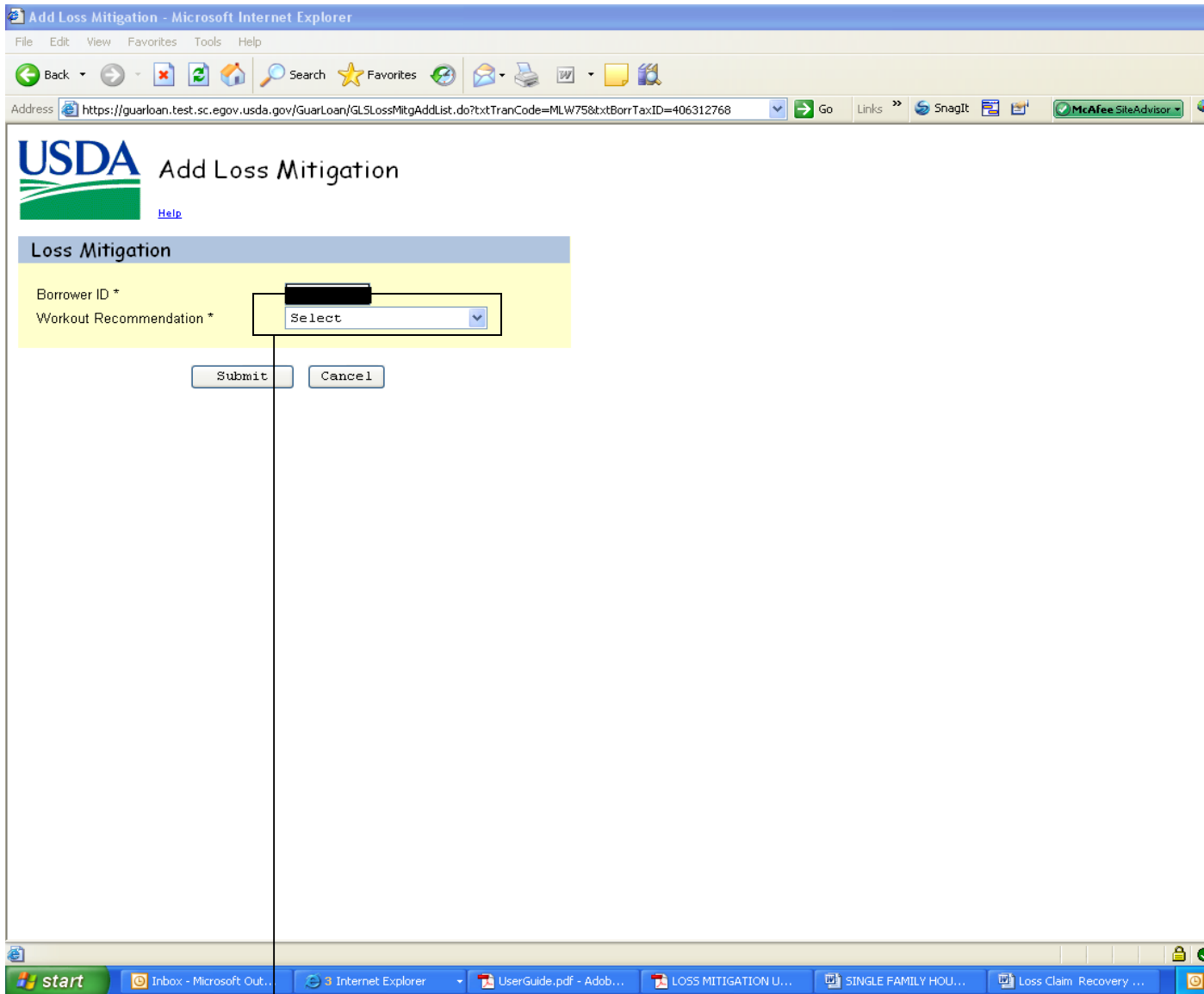
**Click on 'Add Loss Mitigation'**

Enter the borrower's ID (9 digits only), borrower's SSN or Lender Loan Number and click the "OK" button. If the entered ID matches an active Rural Development Guaranteed loan the **Add Loss Mitigation** page is displayed (see page 13).



If not authorized user will get the following error:  
**ML01066E: Lender not authorized to service loan**

Contact Deputy Chief Financial Officer (DCFO) at:  
Toll Free - 877-636-3789  
Email - RD.DCFO.GLB@stl.usda.gov



Click on the drop down box and select the Workout Recommendation Type:

- **Pre Foreclosure Sale**
- **PFS Plan**
- **Deed-In-Lieu**
- **Modification**
- **Special Servicing Modification**
- **Special Forbearance**

Click the Submit button. The Add Loss Mitigation screen for the specific Workout Recommendation Type is displayed as follows: (See page 14)



[Help](#)

**Section Bookmarks**

[Borrower Information](#)  
[Property Information](#)

[Lender Information](#)  
[Financial Information](#)  
[Comments](#)

[Loan Information](#)  
[Special Forbearance Information](#)

**General Information**

Workout Recommendation *	<input type="text" value="SPECIAL FORBEARANCE"/>
Servicing Plan Date	09/10/2009
Servicing Office	[REDACTED]
Agency Loan Number	30
Fiscal Year of Obligation	2004
Create User ID/Date	
Last Update User ID/Date	

**Borrower Information**

Geo State/County	[REDACTED]
Borrower ID/Name	[REDACTED]
Co-Borrower ID/Name (1)	[REDACTED]

**Lender Information**

**Servicing Lender**

Lender ID/Branch	[REDACTED]
Name	[REDACTED]
Contact Name *	Last <input type="text" value="[REDACTED]"/> First <input type="text" value="[REDACTED]"/>
Contact Phone *	<input type="text" value="[REDACTED]"/> Extension <input type="text" value=""/>
Contact Fax *	<input type="text" value="[REDACTED]"/>
Contact Email Address *	<input type="text" value="[REDACTED]"/>
Lender Loan Number	[REDACTED]

**Holding Lender**

Lender ID/Branch	[REDACTED]
Name	[REDACTED]

**Loan Information**

Closing Date	09/10/2004
Lender Guarantee Interest Rate	6.7500%
Due Date of Last Payment *	<input type="text" value=""/>
Unpaid Principal Balance *	<input type="text" value=""/>
Current Monthly Payment *	<input type="text" value=""/>
Principal/Interest Arrearage *	<input type="text" value=""/>
Tax Arrearage *	<input type="text" value=""/>
Insurance Arrearage *	<input type="text" value=""/>
<b>Total PITI</b>	
Foreclosure Fees and Costs *	<input type="text" value=""/>
<b>Total Arrearage</b>	
National Disaster *	<input type="radio"/> Yes <input type="radio"/> No
Foreclosure Status *	<input type="text" value="Select"/>
Delinquency Code	20 ACCOUNT DELINQUENT

**Property Information**

Property Address	[REDACTED]
Property Condition *	<input type="text" value="Select"/>
Occupancy Status *	<input type="text" value="Select"/>
Property Listed for Sale *	<input type="radio"/> Yes <input type="radio"/> No
List Date	<input type="text" value=""/>
List Price	<input type="text" value=""/>
Days on Market	<input type="text" value=""/>
Real Estate Agent	<input type="text" value=""/>
Real Estate Agent Phone	<input type="text" value=""/> Extension <input type="text" value=""/>
Listing Initiated By	<input type="radio"/> Borrower <input type="radio"/> Lender

**Financial Information**

<b>Reason for Default *</b>	<input type="text" value="Select"/>
Borrower Income *	<input type="text" value=""/>
Secondary Borrower Income *	<input type="text" value=""/>
<b>Monthly Net Income</b>	
Proposed Monthly Payment *	<input type="text" value=""/>
All Other Monthly Expenses *	<input type="text" value=""/>
<b>Monthly Surplus</b>	
Liquid Assets *	<input type="text" value=""/>

**Special Forbearance Information**

Agreement Terms *	<input type="text" value=""/>
New Monthly Payment *	<input type="text" value=""/>
Borrower Contribution *	<input type="text" value=""/>
Performing Special *	<input type="radio"/> Yes <input type="radio"/> No (Select yes for collection of fees and costs)

**Comments**



[Help](#)

**Section Bookmarks**

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**General Information**

Workout Recommendation \*

Servicing Plan Date 05/18/2009

Servicing Office [Redacted]

Agency Loan Number 30

Fiscal Year of Obligation 2004

Create User ID/Date

Last Update User ID/Date

**Borrower Information**

Geo State/County [Redacted]

Borrower ID/Name [Redacted]

Co-Borrower ID/Name (1) [Redacted]

**Lender Information**

**Servicing Lender**

Lender ID/Branch Name [Redacted]

Contact Name \*  
Last test id  
First marilyn's

Contact Phone \* [Redacted] Extension [Redacted]

Contact Fax \* [Redacted]

Contact Email Address \* [Redacted]

Lender Loan Number [Redacted]

**Holding Lender**

Lender ID/Branch Name [Redacted]

**Loan Information**

Closing Date 09/10/2004

Lender Guarantee Interest Rate 6.7500%

Due Date of Last Payment \* [Redacted]

Unpaid Principal Balance \* [Redacted]

Current Monthly Payment \* [Redacted]

Principal/Interest Arrearage \* [Redacted]

Tax Arrearage \* [Redacted]

Insurance Arrearage \* [Redacted]

**Total PITI**

Foreclosure Fees and Costs \* [Redacted]

**Total Arrearage**

National Disaster \*  Yes  No

Foreclosure Status \*

Delinquency Code 20 ACCOUNT DELINQUENT

**Property Information**

Property Address [Redacted]

Property Condition \*

Occupancy Status \*

Property Listed for Sale \*  Yes  No

List Date [Redacted]

List Price [Redacted]

Days on Market [Redacted]

Real Estate Agent [Redacted]

Real Estate Agent Phone [Redacted] Extension [Redacted]

Listing Initiated By  Borrower  Lender

**Financial Information**

**Reason for Default \***

Borrower Income \* [Redacted]

Secondary Borrower Income \* [Redacted]

**Monthly Net Income**

Proposed Monthly Payment \* [Redacted]

All Other Monthly Expenses \* [Redacted]

**Monthly Surplus**

Liquid Assets \* [Redacted]

**Modification Information**

Capitalized Amount \* [Redacted]

Borrower Contribution \* [Redacted]

New Monthly Payment \* [Redacted]

Old Interest Rate \* [Redacted]

New Interest Rate \* [Redacted]

New Maturity Date \* [Redacted]

Junior Lien Amount [Redacted] (if applicable)

Income/Expense Ratio

Housing Ratio %

**Comments**

[Large empty text area for comments]

Section Bookmarks	
<a href="#">Borrower Information</a>	<a href="#">Lender Information</a>
<a href="#">Property Information</a>	<a href="#">Financial Information</a>
	<a href="#">Property Valuation Information</a>
	<a href="#">Loan Information</a>
	<a href="#">Pre-Foreclosure Sale Information</a>
	<a href="#">Comments</a>

General Information	
Workout Recommendation *	PRE FORECLOSURE SALE
Servicing Plan Date	05/15/2009
Servicing Office	[REDACTED]
Agency Loan Number	50
Fiscal Year of Obligation	2004
Create User ID/Date	
Last Update User ID/Date	

Borrower Information	
Geo State/County	[REDACTED]
Borrower ID/Name	[REDACTED]
Co-Borrower ID/Name (1)	[REDACTED]

Lender Information	
<b>Servicing Lender</b>	
Lender ID/Branch Name	[REDACTED]
Contact Name *	Last: testid First: marilyn's
Contact Phone *	[REDACTED] Extension: [REDACTED]
Contact Fax *	[REDACTED]
Contact Email Address *	[REDACTED]
Lender Loan Number	[REDACTED]
<b>Holding Lender</b>	
Lender ID/Branch Name	[REDACTED]

Loan Information	
Closing Date	09/10/2004
Lender Guarantee Interest Rate	6.7500%
Due Date of Last Payment *	[REDACTED]
Unpaid Principal Balance *	[REDACTED]
Current Monthly Payment *	[REDACTED]
Principal/Interest Arrearage *	[REDACTED]
Tax Arrearage *	[REDACTED]
Insurance Arrearage *	[REDACTED]
<b>Total PITI</b>	
Foreclosure Fees and Costs *	[REDACTED]
<b>Total Arrearage</b>	
National Disaster *	<input type="radio"/> Yes <input type="radio"/> No
Foreclosure Status *	Select
Delinquency Code	20 ACCOUNT DELINQUENT

Property Information	
Property Address	[REDACTED]
Property Condition *	Select
Occupancy Status *	Select
Property Listed for Sale *	<input type="radio"/> Yes <input type="radio"/> No
List Date	[REDACTED]
List Price	[REDACTED]
Days on Market	[REDACTED]
Real Estate Agent	[REDACTED]
Real Estate Agent Phone	[REDACTED] Extension: [REDACTED]
Listing Initiated By	<input type="radio"/> Borrower <input type="radio"/> Lender

Financial Information	
Reason for Default *	Select
Borrower Income *	[REDACTED]
Secondary Borrower Income *	[REDACTED]
<b>Monthly Net Income</b>	
All Other Monthly Expenses *	[REDACTED]
<b>Monthly Surplus</b>	\$0.00
Liquid Assets *	[REDACTED]

Property Valuation Information	
Valuation Date *	[REDACTED]
Valuation Type *	Select
As Is Value *	[REDACTED]
As Repaired Value *	[REDACTED]
Estimated Cost of Repairs *	[REDACTED]

Pre Foreclosure Sale Information	
Marketing Period *	[REDACTED] (days)
Commission *	[REDACTED]
MLS Listing *	<input type="radio"/> Yes <input type="radio"/> No
Borrower Contribution *	[REDACTED]
Submitted Offer *	[REDACTED]
Estimated Closing Date *	[REDACTED]
Seller Concessions *	[REDACTED]

Comments	
[REDACTED]	

Save Submit Delete Cancel





[Help](#)

**Section Bookmarks**

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[Property Information](#)  
[Comments](#)

[Lender Information](#)  
[Financial Information](#)

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[Property Valuation Information](#)

**General Information**

Workout Recommendation *	<input type="text" value="PFS PLAN"/>
Servicing Plan Date	<input type="text" value="05/18/2009"/>
Servicing Office	<input type="text" value=""/>
Agency Loan Number	50
Fiscal Year of Obligation	2004
Create User ID/Date	
Last Update User ID/Date	

**Borrower Information**

Geo State/County	<input type="text" value=""/>
Borrower ID/Name	<input type="text" value=""/>
Co-Borrower ID/Name (1)	<input type="text" value=""/>

**Lender Information**

<b>Servicing Lender</b>	
Lender ID/Branch Name	<input type="text" value=""/>
Contact Name *	Last <input type="text" value="testid"/> First <input type="text" value="marilyn's"/>
Contact Phone *	<input type="text" value=""/> Extension <input type="text" value=""/>
Contact Fax *	<input type="text" value=""/>
Contact Email Address *	<input type="text" value=""/>
Lender Loan Number	<input type="text" value=""/>
<b>Holding Lender</b>	
Lender ID/Branch Name	<input type="text" value=""/>

**Loan Information**

Closing Date	09/10/2004
Lender Guarantee Interest Rate	6.7500%
Due Date of Last Payment *	<input type="text" value=""/>
Unpaid Principal Balance *	<input type="text" value=""/>
Current Monthly Payment *	<input type="text" value=""/>
Principal/Interest Arrearage *	<input type="text" value=""/>
Tax Arrearage *	<input type="text" value=""/>
Insurance Arrearage *	<input type="text" value=""/>
<b>Total PITI</b>	<input type="text" value=""/>
Foreclosure Fees and Costs *	<input type="text" value=""/>
<b>Total Arrearage</b>	
National Disaster *	<input type="radio"/> Yes <input type="radio"/> No
Foreclosure Status *	<input type="text" value="Select"/>
Delinquency Code	20 ACCOUNT DELINQUENT

**Property Information**

Property Address	<input type="text" value=""/>
Property Condition *	<input type="text" value="Select"/>
Occupancy Status *	<input type="text" value="Select"/>
Property Listed for Sale *	<input type="radio"/> Yes <input type="radio"/> No
List Date	<input type="text" value=""/>
List Price	<input type="text" value=""/>
Days on Market	<input type="text" value=""/>
Real Estate Agent	<input type="text" value=""/>
Real Estate Agent Phone	<input type="text" value=""/> Extension <input type="text" value=""/>
Listing Initiated By	<input type="radio"/> Borrower <input type="radio"/> Lender

**Financial Information**

Reason for Default *	<input type="text" value="Select"/>
Borrower Income *	<input type="text" value=""/>
Secondary Borrower Income *	<input type="text" value=""/>
<b>Monthly Net Income</b>	
All Other Monthly Expenses *	<input type="text" value=""/>
<b>Monthly Surplus</b>	\$0.00
Liquid Assets *	<input type="text" value=""/>

**Property Valuation Information**

Valuation Date *	<input type="text" value=""/>
Valuation Type *	<input type="text" value="Select"/>
As Is Value *	<input type="text" value=""/>
As Repaired Value *	<input type="text" value=""/>
Estimated Cost of Repairs *	<input type="text" value=""/>

**Comments**

**Section Bookmarks**  
[Borrower Information](#)    [Lender Information](#)    [Loan Information](#)  
[Property Information](#)    [Financial Information](#)    [Deed In Lieu Information](#)  
[Property Valuation Information](#)    [Comments](#)

**General Information**

Workout Recommendation \*

Servicing Plan Date

Servicing Office

Agency Loan Number

Fiscal Year of Obligation

Create User ID/Date

Last Update User ID/Date

**Borrower Information**

Geo State/County

Borrower ID/Name

Co-Borrower ID/Name (1)

**Lender Information**

**Servicing Lender**

Lender ID/Branch Name

Contact Name \*  
 Last   
 First  Extension

Contact Phone \*  Extension

Contact Fax \*

Contact Email Address \*

Lender Loan Number

**Holding Lender**

Lender ID/Branch Name

**Loan Information**

Closing Date

Lender Guarantee Interest Rate

Due Date of Last Payment \*

Unpaid Principal Balance \*

Current Monthly Payment \*

Principal/Interest Arrearage \*

Tax Arrearage \*

Insurance Arrearage \*

**Total PITI**

Foreclosure Fees and Costs \*

**Total Arrearage**

National Disaster \*  Yes  No

Foreclosure Status \*

Delinquency Code

**Property Information**

Property Address

Property Condition \*

Occupancy Status \*

Property Listed for Sale \*  Yes  No

List Date

List Price

Days on Market

Real Estate Agent

Real Estate Agent Phone  Extension

Listing Initiated By  Borrower  Lender

**Financial Information**

Reason for Default \*

Borrower Income \*

Secondary Borrower Income \*

**Monthly Net Income**

All Other Monthly Expenses \*

**Monthly Surplus**

Liquid Assets \*

**Property Valuation Information**

Valuation Date \*

Valuation Type \*

As Is Value \*

As Repaired Value \*

Estimated Cost of Repairs \*

**Deed In Lieu Information**

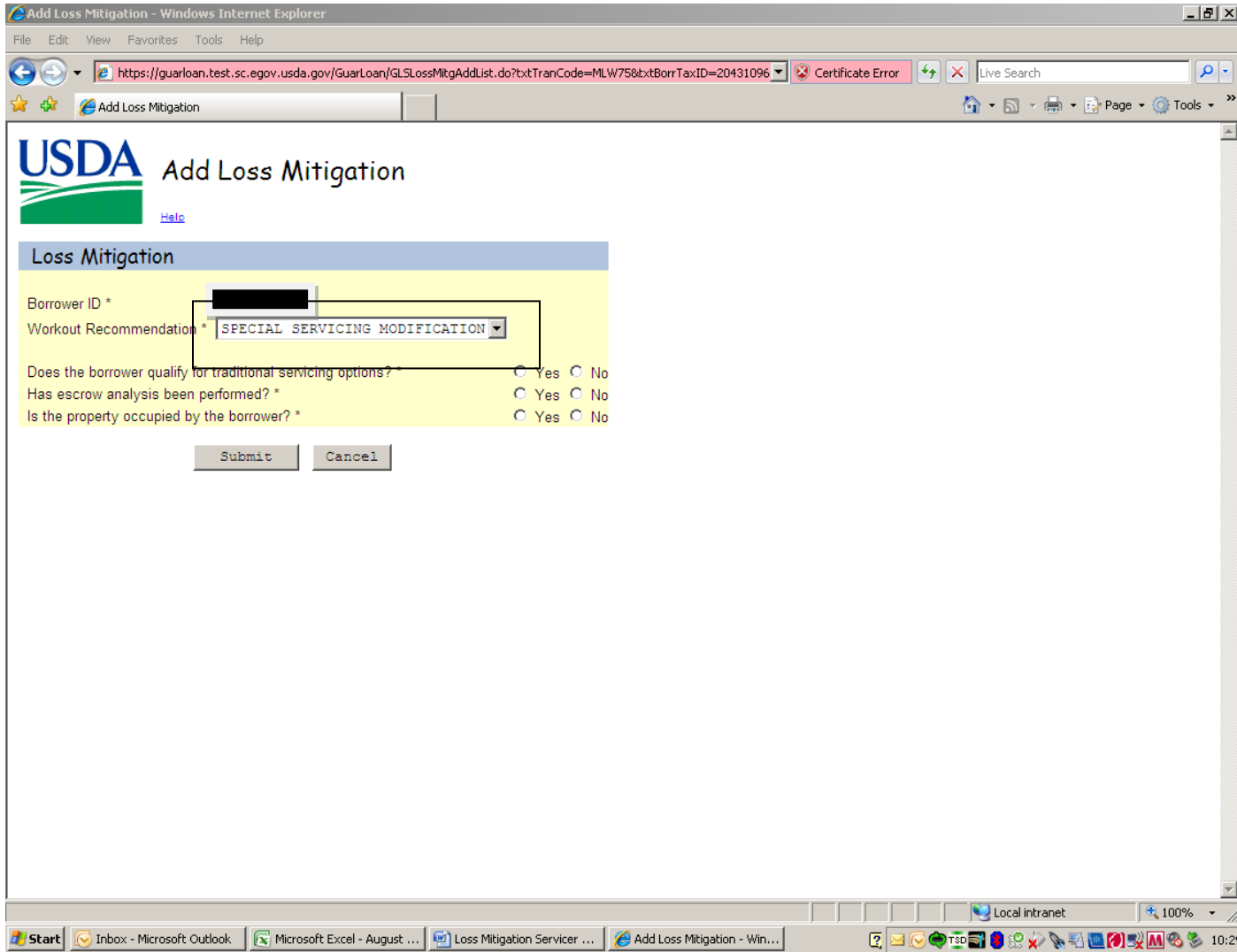
Foreclosure Initiation Date

Estimated Foreclosure Sale Date

Borrower Contribution \*

**Comments**

# Special Servicing Modification



<b>Section Bookmarks</b>	
<a href="#">Borrower Information</a>	<a href="#">Lender Information</a>
<a href="#">Property Information</a>	<a href="#">Financial Information</a>
<a href="#">Comments</a>	<a href="#">Loan Information</a>
<a href="#">Special Servicing Modification Information</a>	
<b>General Information</b>	
Workout Recommendation *	SPECIAL SERVICING MODIFICATION
Servicing Plan Date	09/09/2010
Servicing Office	24 n/a
Agency Loan Number	
Fiscal Year of Obligation	
Create User ID/Date	
Last Update User ID/Date	
<b>Borrower Information</b>	
Geo State/County	24 n/a
Borrower ID/Name	
Co-Borrower ID/Name (1)	
<b>Lender Information</b>	
<b>Servicing Lender</b>	
Lender ID/Branch	941347393 001
Name	WELLS FARGO BANK N.A.
Contact Name *	Last
	First
Contact Phone *	
Contact Fax *	
Contact Email Address *	
Lender Loan Number	
<b>Holding Lender</b>	
Lender ID/Branch	941347393 001
Name	
<b>Loan Information</b>	
Type of Assistance	096 SFH GUARANTEED PURCHASE
Closing Date	05/25/2001
Lender Guarantee Interest Rate	7.5000%
Due Date of Last Payment *	
Unpaid Principal Balance *	
Current Monthly Payment *	
Has escrow analysis been performed? *	<input checked="" type="radio"/> Yes <input type="radio"/> No
Principal/Interest Arrearage *	
Tax Arrearage *	
Insurance Arrearage *	
<b>Total PITI</b>	
Foreclosure Fees and Costs *	
<b>Total Arrearage</b>	
National Disaster *	<input type="radio"/> Yes <input type="radio"/> No
Foreclosure Status *	Select
Delinquency Code	20 ACCOUNT DELINQUENT
<b>Property Information</b>	
Property Address	WEEMS, LAMAR E. 40704 KING DR
Property Condition *	
Occupancy Status *	
Property Listed for Sale *	
List Date	
List Price	
Days on Market	
Real Estate Agent	
Real Estate Agent Phone	Extension
Listing Initiated By	<input type="radio"/> Borrower <input type="radio"/> Lender
<b>Financial Information</b>	
Reason for Default *	Select
Borrower Gross Income *	
Secondary Borrower Gross Income *	
<b>Monthly Gross Income</b>	\$0.00
Proposed Monthly Payment *	
Recurring Monthly Expenses *	
<b>Monthly Surplus</b>	\$0.00
Liquid Assets *	
<b>Special Servicing Modification Information</b>	
Capitalized Amount *	
Borrower Contribution *	
Old Interest Rate *	
New Interest Rate *	
New Maturity Date *	
Junior Lien Amount	(if applicable)
Housing Ratio %	
Total Debt Ratio %	
Has Borrower Met With A Hud Counselor?	<input type="radio"/> Yes <input type="radio"/> No
30% of Unpaid Principal Balance at Default	
(-) Yearly Payment Amount	
(-) Foreclosure Fees and Costs	
Maximum MRA Total Amount	
Proposed Principal Deferment *	
<b>Comments</b>	

Some sections in the Add Loss Mitigation are designed to be specific to the workout type selected.

**General Information** Prefilled with Workout Recommendation selected. Servicing Plan Date is system generated and will change to the current date each day until the user submits the servicing plan.

**Borrower Information** Prefilled

**Lender Information** Servicing Lender and Holding Lender Information is Prefilled. Contact information is pre-filled with E-auth user ID information.

**Section Bookmarks**

- [Borrower Information](#)
- [Lender Information](#)
- [Loan Information](#)
- [Property Information](#)
- [Financial Information](#)
- [Special Forbearance Information](#)
- [Comments](#)

**General Information**

Workout Recommendation *	SPECIAL FORBEARANCE
Servicing Plan Date	05/18/2009
Servicing Office	[REDACTED]
Agency Loan Number	50
Fiscal Year of Obligation	2004
Create User ID/Date	
Last Update User ID/Date	

**Borrower Information**

Geo State/County	[REDACTED]
Borrower ID/Name	[REDACTED]
Co-Borrower ID/Name (1)	[REDACTED]

**Lender Information**

**Servicing Lender**

Lender ID/Branch Name	[REDACTED]
Contact Name *	Last: testid
	First: marilyn's
Contact Phone *	[REDACTED] Extension: [REDACTED]
Contact Fax *	[REDACTED]
Contact Email Address *	[REDACTED]
Lender Loan Number	[REDACTED]

**Holding Lender**

Lender ID/Branch Name	[REDACTED]
-----------------------	------------

**Loan Information** Closing Date and Lender Guarantee Interest Rate are prefilled. All fields with asterisk (\*) are required fields. (Enter for all Workout Types)

**Property Information** Property Address is prefilled. Fields with asterisk (\*) are required fields. (Enter for all Workout Types)

If Yes is selected for Property Listed for Sale\* all of the following fields must be completed.

The screenshot shows a web browser window with the following content:

**Loan Information**

Closing Date	09/10/2004
Lender Guarantee Interest Rate	6.7500%
Due Date of Last Payment *	<input type="text"/>
Unpaid Principal Balance *	<input type="text"/>
Current Monthly Payment *	<input type="text"/>
Principal/Interest Arrearage *	<input type="text"/>
Tax Arrearage *	<input type="text"/>
Insurance Arrearage *	<input type="text"/>
<b>Total PITI</b>	
Foreclosure Fees and Costs *	<input type="text"/>
<b>Total Arrearage</b>	
National Disaster *	<input type="radio"/> Yes <input type="radio"/> No
Foreclosure Status *	Select
Delinquency Code	20 ACCOUNT DELINQUENT

**Property Information**

Property Address	<input type="text"/>
Property Condition *	Select
Occupancy Status *	Select
Property Listed for Sale *	<input type="radio"/> Yes <input type="radio"/> No
List Date	<input type="text"/>
List Price	<input type="text"/>
Days on Market	<input type="text"/>
Real Estate Agent	<input type="text"/>
Real Estate Agent Phone	<input type="text"/> Extension <input type="text"/>
Listing Initiated By	<input type="radio"/> Borrower <input type="radio"/> Lender

The browser's address bar shows the URL: <https://guarloan.test.sc.egov.usda.gov/GuarLoan/GLSLossMitgAdd.do?txtTranCode=MLW75&txtLoanNbr=4318611459152009>

**Financial Information** All fields with asterisk (\*) are required fields. (Enter for all Workout Types)

**Special Forbearance Information** This section is Specific to Special Forbearance. All fields with asterisk (\*) are required.

**Comments** Use this section to add any notes and comments regarding the loss mitigation.

The screenshot shows a web browser window with the following content:

- Property Listed for Sale**: Includes radio buttons for Yes/No, and input fields for List Date, List Price, Days on Market, Real Estate Agent, Real Estate Agent Phone (with an Extension field), and Listing Initiated By (with radio buttons for Borrower/Lender).
- Financial Information**: Includes a dropdown for Reason for Default, and input fields for Borrower Income, Secondary Borrower Income, Proposed Monthly Payment, All Other Monthly Expenses, and Liquid Assets.
- Special Forbearance Information**: Includes input fields for Agreement Terms, New Monthly Payment, and Borrower Contribution, and radio buttons for Performing Special (Yes/No).
- Comments**: A large text area for entering notes.
- Buttons**: Save, Submit, Delete, and Cancel.

**Modification Information** This section is Specific to Modification. All fields with asterisk (\*) are required.

The screenshot shows a Microsoft Internet Explorer browser window with the title "Add Loss Mitigation - Microsoft Internet Explorer". The address bar contains the URL: <https://guarloan.test.sc.egov.usda.gov/GuarLoan/GLSLossMitgAdd.do?txtTranCode=MLW75&txtLoanNbr=431861145915200920C>. The page content is divided into three main sections:

- Financial Information:** This section contains several input fields and a dropdown menu. The fields are: "Reason for Default \*" (a dropdown menu with "Select" as the current value), "Borrower Income \*" (text input), "Secondary Borrower Income \*" (text input), "Monthly Net Income" (a sub-section header), "Proposed Monthly Payment \*" (text input), "All Other Monthly Expenses \*" (text input), "Monthly Surplus" (a sub-section header), and "Liquid Assets \*" (text input).
- Modification Information:** This section contains input fields for: "Capitalized Amount \*" (text input), "Borrower Contribution \*" (text input), "New Monthly Payment \*" (text input), "Old Interest Rate \*" (text input), "New Interest Rate \*" (text input), "New Maturity Date \*" (calendar input), "Junior Lien Amount" (text input with "(if applicable)" in red text next to it), "Income/Expense Ratio" (text input), and "Housing Ratio %" (text input).
- Comments:** This section contains a large, empty text area for entering comments.

At the bottom of the form, there are four buttons: "Save", "Submit", "Delete", and "Cancel". The browser's taskbar at the bottom shows several open applications, including "Inbox - Microsoft Ou...", "Guaranteed Servicing...", "https://gls.test.sc.e...", "Add Loss Mitigation - ...", "Loss Mitigation User ...", and "Loss Claim Recovery...".



**PFS Plan – Property Valuation Information** This section is specific to PFS (Pre Foreclosure Sale) Plan (Listing Property)

All fields with asterisk (\*) are required.

The screenshot shows a Microsoft Internet Explorer browser window with the title "Add Loss Mitigation - Microsoft Internet Explorer". The address bar contains the URL: <https://guarloan.test.sc.egov.usda.gov/GuarLoan/GLSLossMitgAdd.do?txtTranCode=MLW758&txtLoanNbr=431861145915200920C>. The form is divided into several sections:

- General Information:** Includes fields for List Date, List Price, Days on Market, Real Estate Agent, Real Estate Agent Phone, and Listing Initiated By (with radio buttons for Borrower and Lender).
- Financial Information:** Includes Reason for Default (dropdown), Borrower Income, Secondary Borrower Income, Monthly Net Income (with All Other Monthly Expenses), Monthly Surplus (pre-filled with \$0.00), and Liquid Assets.
- Property Valuation Information:** Includes Valuation Date (with calendar icon), Valuation Type (dropdown), As Is Value, As Repaired Value, and Estimated Cost of Repairs.
- Comments:** A large text area for entering comments.

At the bottom of the form are buttons for Save, Submit, Delete, and Cancel. The browser's taskbar at the bottom shows several open windows, including "Inbox - Microsoft Ou...", "Guaranteed Servicing...", "https://gls.test.sc.e...", "Add Loss Mitigation - ...", "Loss Mitigation User ...", and "Loss Claim Recovery...".

**Pre Foreclosure Sale - Property Valuation Information - Pre Foreclosure Sale Information** These sections are specific to

Pre Foreclosure Sale

All fields with asterisk (\*) are required.

—

The screenshot shows a Microsoft Internet Explorer browser window titled "Add Loss Mitigation - Microsoft Internet Explorer". The address bar contains the URL: <https://guarloan.test.sc.egov.usda.gov/GuarLoan/GLSLossMitgAdd.do?txtTranCode=MLW75&txtLoanNbr=431861145915200920C>. The form is divided into several sections:

- Borrower Income:** Includes fields for "Borrower Income \*", "Secondary Borrower Income \*", "Monthly Net Income", "All Other Monthly Expenses \*", "Monthly Surplus" (displayed as \$0.00), and "Liquid Assets \*".
- Property Valuation Information:** Includes fields for "Valuation Date \*", "Valuation Type \*" (a dropdown menu currently set to "Select"), "As Is Value \*", "As Repaired Value \*", and "Estimated Cost of Repairs \*".
- Pre Foreclosure Sale Information:** Includes fields for "Marketing Period \*" (with a "(days)" label), "Commission \*", "MLS Listing \*" (with radio buttons for "Yes" and "No"), "Borrower Contribution \*", "Submitted Offer \*", "Estimated Closing Date \*", and "Seller Concessions \*".
- Comments:** A large text area for entering comments.

At the bottom of the form are four buttons: "Save", "Submit", "Delete", and "Cancel". The browser's taskbar at the bottom shows several open applications, including "Inbox - Microsoft Ou...", "Guaranteed Servicing...", "https://gls.test.sc.e...", "Add Loss Mitigation - ...", "Loss Mitigation User ...", and "Loss Claim Recovery...".

**Deed-In-Lieu - Property Valuation Information - Deed In Lieu Information** These sections are specific to Deed-In-Lieu

All fields with asterisk (\*) are required.

The screenshot shows a Microsoft Internet Explorer browser window with the title 'Add Loss Mitigation - Microsoft Internet Explorer'. The address bar contains the URL: <https://guarloan.test.sc.egov.usda.gov/GuarLoan/GLSLossMitgAdd.do?txtTranCode=MLW75&txtLoanNbr=431861145915200920C>. The form is divided into four main sections:

- Financial Information:** Includes fields for 'Reason for Default \*' (a dropdown menu), 'Borrower Income \*', 'Secondary Borrower Income \*', 'Monthly Net Income' (with a sub-field for 'All Other Monthly Expenses \*'), 'Monthly Surplus' (pre-filled with '\$0.00'), and 'Liquid Assets \*'.
- Property Valuation Information:** Includes fields for 'Valuation Date \*' (with a calendar icon), 'Valuation Type \*' (a dropdown menu), 'As Is Value \*', 'As Repaired Value \*', and 'Estimated Cost of Repairs \*'.
- Deed In Lieu Information:** Includes fields for 'Foreclosure Initiation Date' (with a calendar icon), 'Estimated Foreclosure Sale Date' (with a calendar icon), and 'Borrower Contribution \*'.
- Comments:** A large text area for entering notes.

At the bottom of the form are four buttons: 'Save', 'Submit', 'Delete', and 'Cancel'. The browser's taskbar at the bottom shows several open windows, including 'Inbox - Microsoft Ou...', 'Loss Claim Transacti...', 'https://gls.test.sc.e...', 'Add Loss Mitigation - ...', 'Loss Mitigation User ...', and 'Loss Claim Recovery...'.

**Special Servicing Modification - Financial Information -**  
**Special Servicing Modification Information**

Financial Information	
Reason for Default *	<input type="text" value="Select"/>
Borrower Gross Income *	<input type="text"/>
Secondary Borrower Gross Income *	<input type="text"/>
Monthly Gross Income	\$0.00
Proposed Monthly Payment *	<input type="text"/>
Recurring Monthly Expenses *	<input type="text"/>
Monthly Surplus	\$0.00
Liquid Assets *	<input type="text"/>

Special Servicing Modification Information	
Capitalized Amount *	<input type="text"/>
Borrower Contribution *	<input type="text"/>
Old Interest Rate *	<input type="text"/>
New Interest Rate *	<input type="text"/>
New Maturity Date *	<input type="text"/>
Junior Lien Amount	<input type="text"/> (if applicable)
Housing Ratio %	
Total Debt Ratio %	
Has Borrower Met With A Hud Counselor?	<input type="radio"/> Yes <input type="radio"/> No
30% of Unpaid Principal Balance at Default	
(-) Yearly Payment Amount	
(-) Foreclosure Fees and Costs	
Maximum MRA Total Amount	
Proposed Principal Deferment *	<input type="text"/>

Comments
<input type="text"/>

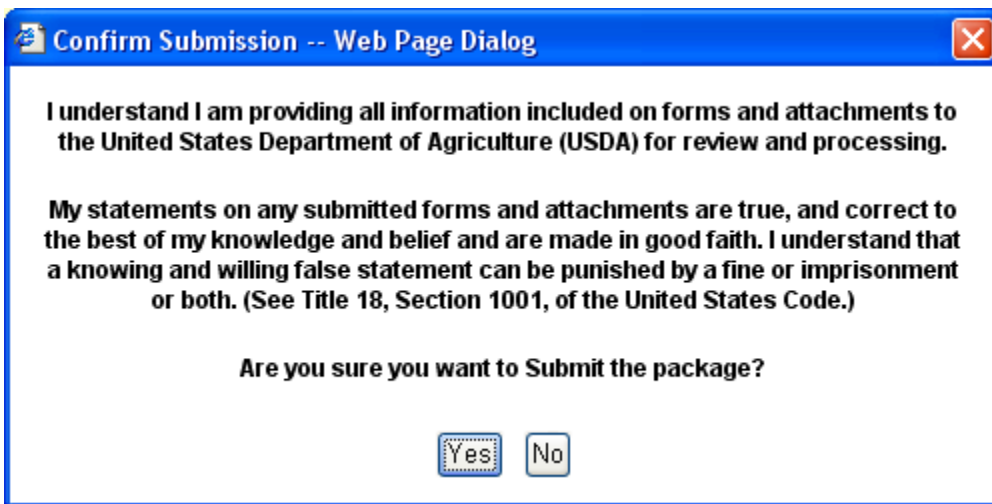
After entering the information corresponding to the specific workout type the user can:

- Click the SAVE button to save entered information. User will see the following pop up box.



After saving, the user will remain on the Add Loss Mitigation page.

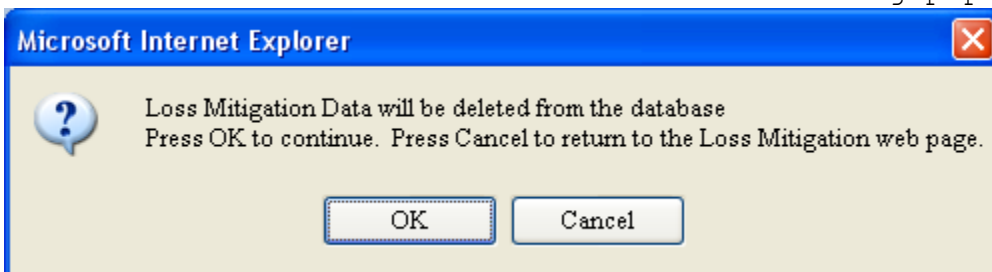
- Click the SUBMIT button when satisfied that all information entered is correct. User will see the following pop up box.



Clicking No the user will remain on the Loss Mitigation web page.

Clicking Yes the user will see the Loss Mitigation Suspension page (See page 28)

- Click the DELETE button to delete all information for this workout. User will see the following pop up box.



- Click the CANCEL button which returns user to the Loss Mitigation menu. Changes will not be saved.

## **LOSS MITIGATION SUSPENSION PAGE**

User must print and fax or email the Loss Mitigation Suspension page (see page 28) and supporting documentation as proof of Submission.

**Email the Loss Mitigation Suspension page from the USDALINC website as follows:**

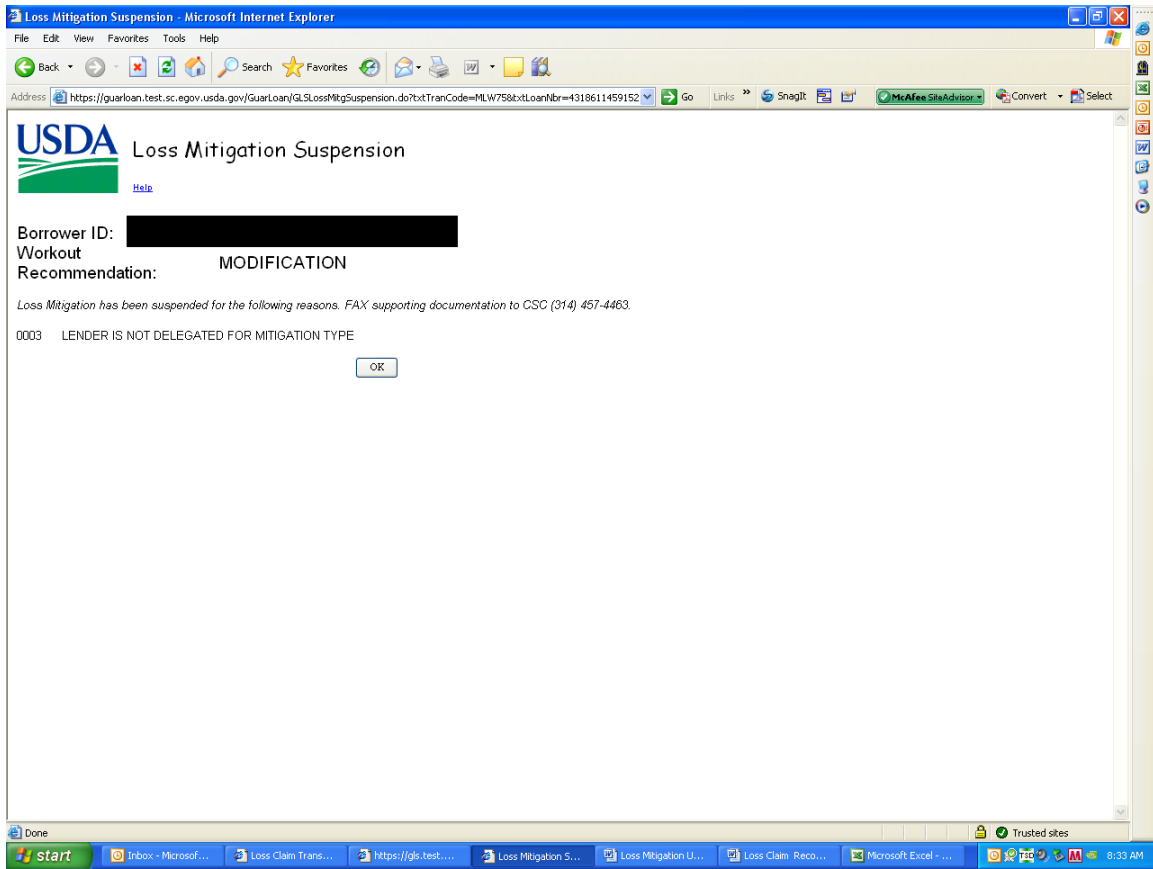
- Click FILE - Print - Adobe PDF - Click PRINT button
- Save to DESKTOP - Name file ex. Morgan
- Email the PDF to [guarantee.svc@stl.usda.gov](mailto:guarantee.svc@stl.usda.gov)
- Supporting documentation can also be attached to this email (Password protect supporting documentation attachment. Contact CSC for password.)
- If user cannot email supporting documentation then fax to 314-457-4463.

**Print and Fax the Loss Mitigation Suspension page as follows:**

- Print the Loss Mitigation Suspension Page
- Fax the Loss Mitigation Suspension page and supporting documentation to 314-457-4463

**The Loss Mitigation Suspension page replaces the Loan Servicing Plan form.**

After printing and faxing or emailing this page, click OK and user will be returned to the Loss Mitigation menu.



Currently there are five Threshold Edits as follows:

- 0001 Interest Rate does not match Loan Interest Rate
- 0002 Unpaid Principal does not match Loan Unpaid Principal
- 0003 Lender is not delegated for Mitigation Type
- 0004 Servicing Plan Date exceeds maturity date
- 0007 Workout Recommendation is Special Servicing Modification

## View/Update Loss Mitigation

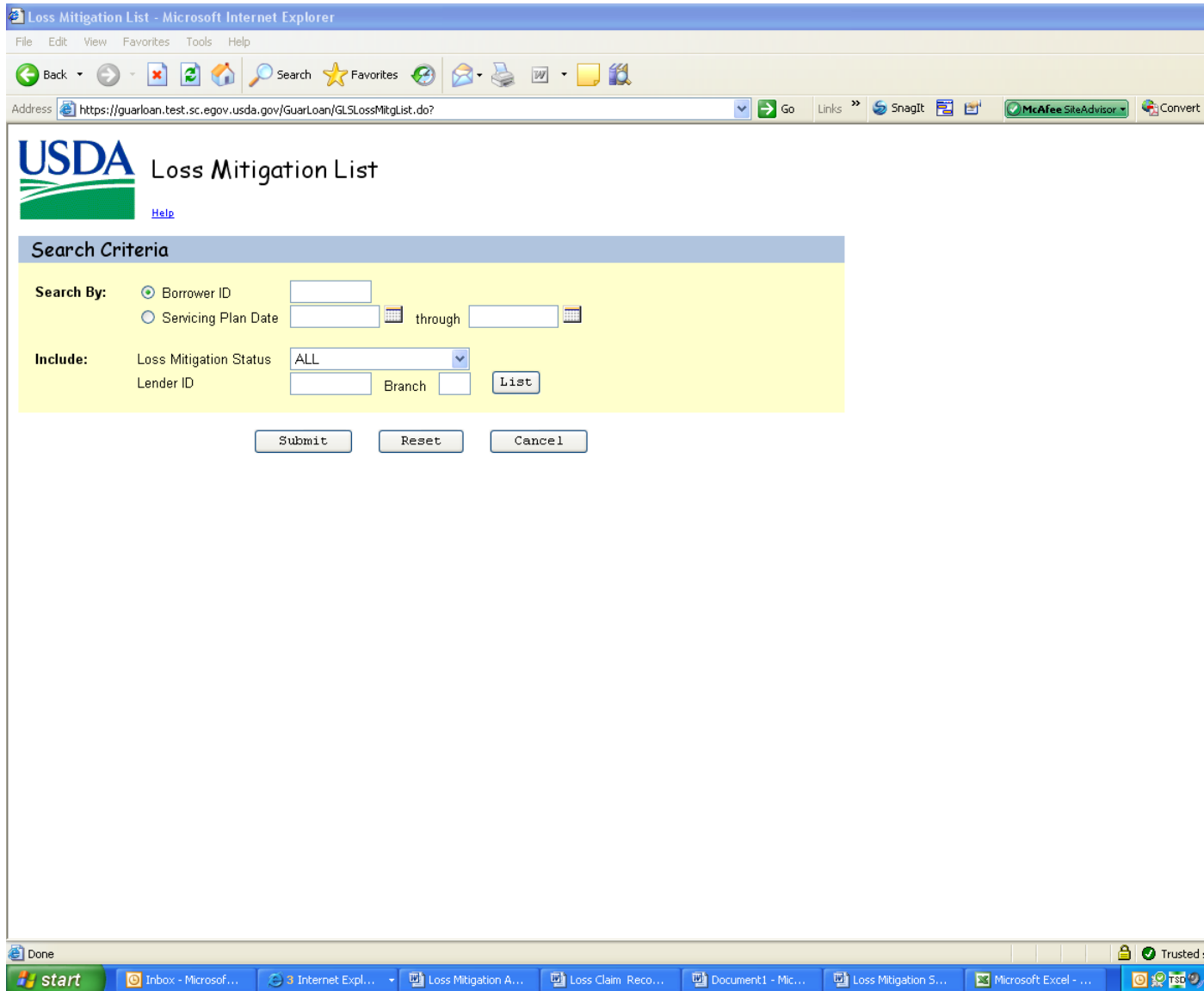
To view the submitted Loss Mitigation, click the Loss Mitigation List hyperlink on the Loss Mitigation menu. The Loss Mitigation List page displays (See page 30)

The screenshot shows a Microsoft Internet Explorer browser window displaying the USDA GLS Lender Loss Claim Administration website. The address bar shows the URL: <https://sfhloss.test.sc.egov.usda.gov/SFHLLenderLossClaimMenu.asp?txtBorrTaxId=&txtLndrEntry=N&txtKeyString=&txtTranCod>. The website header includes the USDA logo and the text "USDA GLS Lender Loss Claim Administration". Below the header, there are navigation links: "RHS LINC Home", "Lender Profile", "Help", and "Logout". The main content area is highlighted in yellow and contains two sections: "Loss Mitigation" and "User Authorization". Under "Loss Mitigation", there are two links: "Add Loss Mitigation" and "Loss Mitigation List (Access to View/Update Loss Mitigation)". The "Loss Mitigation List" link is highlighted with a black box. A vertical line with a downward-pointing arrow extends from the "Loss Mitigation List" link to a separate box at the bottom of the page that contains the text "Loss Mitigation List". The Windows taskbar at the bottom shows several open applications, including "Inbox - Microsof...", "Loss Claim Tran...", "https://gls.test...", "GLS Lender Loss...", "Loss Mitigation ...", "Loss Claim Reco...", and "Microsoft Excel ...".



Enter the borrower's ID (9 digits only), and click the "SUBMIT" button.

If the entered ID matches an active Rural Development Guaranteed loan the **Loss Mitigation List** is displayed (see page 31).



If the entered ID matches an active Rural Development guaranteed loan, the **Loss Mitigation List** is displayed. Loss Mitigation are displayed with servicing plan date, workout recommendation type and loss mitigation status.

Status Descriptions as follows:

- Incomplete - user is in process of adding
- Suspended - loss mitigation is in process of review
- Approved - Agency has Approved
- Denied - Agency has Denied
- Withdrawn - Agency has Withdrawn
- Denied/Alternative - Agency Denied and advised Servicer of Alternative action.
- Lender Approved - Servicer has been E-authenticated and delegated to approve loss mitigation with no Agency review

The screenshot shows the USDA Loss Mitigation List interface. The search criteria section includes:

- Search By:**  Borrower ID [redacted]  Servicing Plan Date [ ] through [ ]
- Include:** Loss Mitigation Status: ALL (dropdown), Lender ID: [redacted] Branch: [redacted] [List]

Buttons: Submit, Reset, Cancel

Borrower ID/ SSN	Borrower Name	Lender Loan Number	Agency Loan Number	Servicing Plan Date	Workout Recommendation	Loss Mitigation Status
[redacted]	[redacted]	[redacted]	50	03/06/2009	MODIFICATION	DENIED
[redacted]	[redacted]	[redacted]	50	05/18/2009	MODIFICATION	SUSPENDED

Click on the Borrower ID of the Workout Recommendation user would like to view.

The screenshot shows the USDA Loss Mitigation List interface. The search criteria section includes options for searching by Borrower ID (selected) or Servicing Plan Date, and filters for Loss Mitigation Status (set to ALL) and Lender ID. Below the search criteria is a table with the following data:

Borrower ID/SSN	Borrower Name	Lender Loan Number	Agency Loan Number	Servicing Plan Date	Workout Recommendation	Loss Mitigation Status
[REDACTED]	[REDACTED]	[REDACTED]	50	03/06/2009	MODIFICATION	DENIED
[REDACTED]	[REDACTED]	[REDACTED]	50	05/18/2009	MODIFICATION	SUSPENDED

The View/Update Loss Mitigation screen is displayed as follows:  
(See Page 33)

[Home](#)

**Section Bookmarks**

[Borrower Information](#)    [Lender Information](#)    [Mitigation Information](#)  
[Loan Information](#)    [Property Information](#)    [Financial Information](#)  
[Modification Information](#)    [Comments](#)

**General Information**

Servicing Office: [REDACTED]  
 Agency Loan Number: 30  
 Fiscal Year of Obligation: 2004  
 Create User ID/Date: ASLTEST 05/18/2009  
 Last Update User ID/Date: ASLTEST 05/18/2009  
 Submitting Organization ID/Branch: [REDACTED]  
 Submitting Organization Name: [REDACTED]

**Borrower Information**

Geo State/County: [REDACTED]  
 Borrower ID/Name: [REDACTED]  
 Co-Borrower ID/Name (1): [REDACTED]

**Lender Information**

**Servicing Lender**  
 Lender ID/Branch Name: [REDACTED]  
 Contact Name \*  
 Last: [REDACTED]    First: [REDACTED]  
 Contact Phone \*  
 Contact Fax \*    Extension: [REDACTED]  
 Contact Email Address \*  
 Lender Loan Number: [REDACTED]

**Holding Lender**  
 Lender ID/Branch Name: [REDACTED]

**Mitigation Information**

Loss Mitigation Status:   
 Last Status Update User ID/Date: [REDACTED]  
 Workout Recommendation: MODIFICATION  
 Modification Received Date: [REDACTED]  
 Modification Not Executed Date: [REDACTED]  
 Servicing Plan Date \*  
 LENDER: 05/18/2009    AGENCY: [REDACTED]

**Loan Information**

**Edit Codes**  
 0003 LENDER IS NOT DELEGATED FOR MITIGATION TYPE

Closing Date: 09/10/2004  
 Lender Guarantee Interest Rate: 6.7500%  
 Due Date of Last Payment \*  
 Unpaid Principal Balance \*  
 Current Monthly Payment \*  
 Principal/Interest Arrearage \*  
 Tax Arrearage \*  
 Insurance Arrearage \*  
**Total PITI**  
 Foreclosure Fees and Costs \*  
**Total Arrearage**  
 National Disaster \*  
 Foreclosure Status \*  
 Delinquency Code  
 Reported Reason for Default

LENDER: 05/01/2008    AGENCY: [REDACTED]  
 \$71,842.61    [REDACTED]  
 \$639.21    [REDACTED]  
 \$3,915.18    [REDACTED]  
 \$0.00    [REDACTED]  
 \$0.00    [REDACTED]  
 \$3,915.18    [REDACTED]  
 \$0.00    [REDACTED]  
 \$3,915.18    [REDACTED]  
 No     Yes  No  
 INACTIVE      
 20 ACCOUNT DELINQUENT  
 005 MARITAL DIFFICULTIES

**Property Information**

Property Address: [REDACTED]  
 Property Condition \*  
 Occupancy Status \*  
 Property Listed for Sale \*  
 List Date  
 List Price  
 Days on Market  
 Real Estate Agent  
 Real Estate Agent Phone  
 Listing Initiated By

LENDER: FAIR    AGENCY: [REDACTED]  
 OCCUPIED      
 No      
 Yes  No  
  
  
  
    Extension: [REDACTED]  
 Borrower  Lender

**Financial Information**

**Reason for Default \***    UNEMPLOYED      
 Borrower Income \*    \$2,891.00    [REDACTED]  
 Secondary Borrower Income \*    \$0.00    [REDACTED]  
**Monthly Net Income**    \$2,891.00    [REDACTED]  
 Proposed Monthly Payment \*    \$593.48    [REDACTED]  
 All Other Monthly Expenses \*    \$1,769.00    [REDACTED]  
**Monthly Surplus**    \$528.52    [REDACTED]  
 Liquid Assets \*    \$0.00    [REDACTED]

**Modification Information**

Capitalized Amount \*    \$3,915.18    [REDACTED]  
 Borrower Contribution \*    \$0.00    [REDACTED]  
 New Monthly Payment \*    \$593.48    [REDACTED]  
 Old Interest Rate \*    6.7500%    [REDACTED]  
 New Interest Rate \*    6.7500%    [REDACTED]  
 New Maturity Date \*    10/01/2034    [REDACTED]  
 Junior Lien Amount    \$0.00    [REDACTED] (if applicable)  
 Income/Expense Ratio    1.2237    [REDACTED]  
 Housing Ratio %    20.5300%    [REDACTED]

**Comments**


**Special Instructions**

[REDACTED]

Servicers cannot update information on the View/Update Loss Mitigation screen. Servicers have view access only. Contact the Agency at 1-866-550-5887 to update or make corrections to the previously entered information.

- Click PRINT to print the View/Update Loss Mitigation screen
- Click CANCEL to return to the Loss Mitigation menu page.

## HELPFUL HINTS AND NAVIGATION TIPS

Fields requiring a date can be selected from a calendar pop-up by clicking on the  option located next to the field.

An asterisk (\*) following a field name indicates a required field that must be completed by the user before pressing the "Submit" button.

If no data available for required currency fields enter \$0.00.

Press the "Save" button to save all information.